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FEE-ONLY

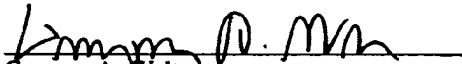
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Assignee's Docket No.: 6253 )  
Group Art Unit: 2876 ✓ )  
Serial No.: 08/673,642 )  
Examiner: T. Le )  
Filing Date: June 25, 1996 )  
Title: Portable Credit Card )  
Verifier )

REPLY TO EXAMINER'S ANSWER

CERTIFICATE OF MAILING

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SUMMARY OF REPLY

Point 1

The rejections of claims 1 and 8 are defective. The Examiner's Answer asserts that a combination of a Ziarno reference with a "well known" printer is obvious. The Answer also asserts that a combination of Ziarno with a "well known" wireless modem is obvious.

However, even if the Answer is correct, the Answer has merely shown that

- Ziarno-plus-printer is obvious
- and
- Ziarno-plus-modem is obvious.

That does not show the claims. Even if the Answer is correct, at best, it merely shows that two SUB-SETS of the claims are obvious.

But section 103 requires that the invention "as a whole" be shown obvious.


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**CONCLUSION**

Appellant requests that the Board reverse the rejections, and pass all claims to issue.

Respectfully submitted,

  
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